

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Ohio**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 26, 2005.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Public Access, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

**See Reverse Side For Important Explanations.**

**Debtor(s) (name(s) and address):**

Justin Allen Riley  
45 West Street  
Berea, OH 44017

**Case Number:**  
05-17526-rb

**Social Security/Taxpayer ID Nos.:**  
xxx-xx-1857

**Attorney for Debtor(s) (name and address):**

Dean Boland  
18123 Sloane Ave.  
Lakewood, OH 44107  
Telephone number: (216) 529-9371

**Bankruptcy Trustee (name and address):**

Marvin A Sicheran  
1100 Ohio Savings Plaza  
1801 East 9th Street  
Cleveland, OH 44114-3169  
Telephone number: (216) 696-6000

**Meeting of Creditors:**

Date: **June 30, 2005**

Time: **3:30 PM**

Location: **Howard Metzenbaum US Court House, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **August 29, 2005**

Deadline to Object to Exemptions:  
**Thirty (30) days after the conclusion of the meeting of creditors.**

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

United States Bankruptcy Court  
Suite 3001, Key Tower  
127 Public Square  
Cleveland, OH 44114  
Telephone number:

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 3, 2005

## EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side . The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>Copy requests: \$26.00 search fee and \$.50 per page required in advance Make checks payable to Clerk, US Bankruptcy Court Self addressed, stamped envelope required. Pages in Schedules D, E, and F:</b>	
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

**BAE SYSTEMS**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0647-1  
Case: 05-17526

User: klamu  
Form ID: 226i

Page 1 of 1  
Total Served: 18

Date Rcvd: Jun 03, 2005

The following entities were served by first class mail on Jun 05, 2005.  
db +Justin Allen Riley, 45 West Street, Berea, OH 44017-2325  
aty +Dean Boland, 18123 Sloane Ave., Lakewood, OH 44107-3107  
tr +Marvin A Sicherman, 1100 Ohio Savings Plaza, 1801 East 9th Street, Cleveland, OH 44114-3107  
14476173 +Beneficial, P.O. Box 10640, Virginia Beach, VA 23450-0640, Acct: 65170800516217  
14476163 Best Buy/Bank One, GE Capital Consumer Card Co, P.O. Box 9001557, Louisville, KY,  
Acct: 5348190000309459  
14476165 +CBSDNA Assoc/ Citibank, 100 Citibank Dr, P.O. Box 769004, San Antonio, TX 78245-9004,  
Acct: 54241801  
14476174 +Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285, Acct: 47912415  
14476166 +Chase/Shell, P.O. Box 15583, Wilmington, DE 19886-1194, Acct: 5369933260384413  
14476170 CitiFinancial, P.O. Box 360606, Strongsville, Ohio 44136-0011, Acct: 607209082131  
14476176 +Columbia Gas of Ohio, P.O. Box 9001847, Louisville, KY 40290-1847, Acct: 143565450026  
14476164 +FNANB Circuit City, P.O. Box 42364, Richmond, VA 23242-2364, Acct: 1523003150437051  
14476167 +Ford Motor Credit, P.O. Box 17948, Greenville, SC 29606-8948, Acct: AVN1 14FJ67  
14476175 +Irwin Home Equity, P.O. Box 5029, SanRamon, CA 94583-0929, Acct: 0001127122  
14476177 +Kaufmann's, P.O. Box 94934, Cleveland, OH 44101-4934, Acct: 58-577-913-5  
14476168 +Portfolio Recovery & Affiliates, Riverside Commerce Center, 120 Corporate Blvd,  
Norwalk, VA 23502-4962, Acct: 17451049  
14476172 +Sears HIPS, P.O. Box 555, Columbus, OH 43216-0555, Acct: 0286862275612  
14476171 +Sears Premier Card, P.O. Box 182149, Columbus, OH 43218-2149, Acct: 0174510497236

The following entities were served by electronic transmission on Jun 03, 2005 and receipt of the transmission was confirmed on:

14476173 +EDI: HFC.COM Jun 03 2005 20:03:00 Beneficial, P.O. Box 10640, Virginia Beach, VA 23450-0640,  
Acct: 65170800516217  
14476178 +EDI: TSYS.COM Jun 03 2005 20:00:00 JC Penney, P.O. Box, Orlando, FL 32890-0001,  
Acct: 196-338-701-21  
14476171 +EDI: SEARS.COM Jun 03 2005 20:02:00 Sears Premier Card, P.O. Box 182149,  
Columbus, OH 43218-2149, Acct: 0174510497236

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14476169 List of Creditors:

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2005

Signature:

